

# FIRST COMMUNITY BANK

Division of Glacier Bank

# 2024

## COMMUNITY IMPACT REPORT

*Presented by the  
First Community Bank CRA Committee*

Member  
**FDIC**



## CEO MESSAGE



Dear Friends,

Welcome to the second year of our Community Impact Report. We began this report a year ago to highlight our Community Reinvestment ACT (CRA) efforts, however, it really has become so much more than that. We now use it as a tool to let our customers know about the many nonprofits in our community and it is a way to draw more attention to them and their mission. Our purpose is to build our communities one dream at a time. Caroline Leaf said, “Your purpose is not the thing you do. It is the thing that happens to others when you do what you do.” I have seen this firsthand this past year. From touring non-profits, to presenting donations checks. We have heard more than once that our donation has kept some of these non-profits in business for another year. “Alone we can do so little, together, we can do so much,” said Helen Keller. I couldn't agree more!

A stylized, handwritten signature in black ink, consisting of several overlapping loops and lines.

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**im·pact**  
/im pak(t)/

· the effect or influence of one person, thing, or action, on another.

Similar: effect, influence, impression, footprint, results

# BANK PURPOSE & LEADERSHIP

## MISSION

To build our communities one dream at a time.

## HOW WE DO IT

We accomplish our mission through intentional focus in lending, donations, service, education, and employee development.

## OUR LEADERSHIP

Shelly Holt | President & CEO

Bryan Jack | EVP, Chief Financial Officer

Jason Robinson | EVP, Chief Lending Officer

Brady Stratton | SVP, Marketing & CRA Officer

Dan Jenkins | SVP, Chief Credit Officer

Destinee Anderson | SVP, BSA & Deposit Operations Officer

Leanne Hartman | SVP, Retail Division Director

Mike Padovich | SVP, Business Development Officer

Selena Line | SVP, Human Resource Director

Zack Brown | SVP, Senior Operations Officer

## OUR ADVISORY BOARD

Kevin Garn | Board Chairman

Randy Chesler | President & CEO, Glacier Bancorp

Shelly Holt | President & CEO, First Community Bank Utah

Beth Noymer Levine, Brad Wilson, Mike Christensen,  
Sheldon Killpack, Paul Ritchie, Johnny Clawson, Chris Hatch

*Photo Credit: Rachael Stephenson | First Community Bank Original Foundation, 12 S Main Layton*

To the following employees for serving on our bank's Culture Team:

Alex Bassett  
 Andy Crow  
 Brady Stratton  
 Connie Barber  
 Danielle Poulson  
 Erica Payan  
 Hajni Olsen  
 Hallie Padovich  
 Kelly Carter  
 Larie Crocker  
 Lindsay Stratton  
 Madison Keyes  
 Maycee Durrant  
 Nik Sprunt  
 Shelly Holt  
 Sophia Muirhead  
 Robin Riches

## OUR CULTURE

The impact of First Community Bank is driven by a strong internal focus on culture. At FCB, culture isn't just a buzzword – it's an essential part of how we operate. Our employees are committed to embodying the bank's core values in their everyday interactions with one another and with our customers. By fostering a positive, values-driven culture within our team, we naturally extend that trust and integrity to our communities and business partnerships, helping to create lasting success for all.

## BANK VALUES

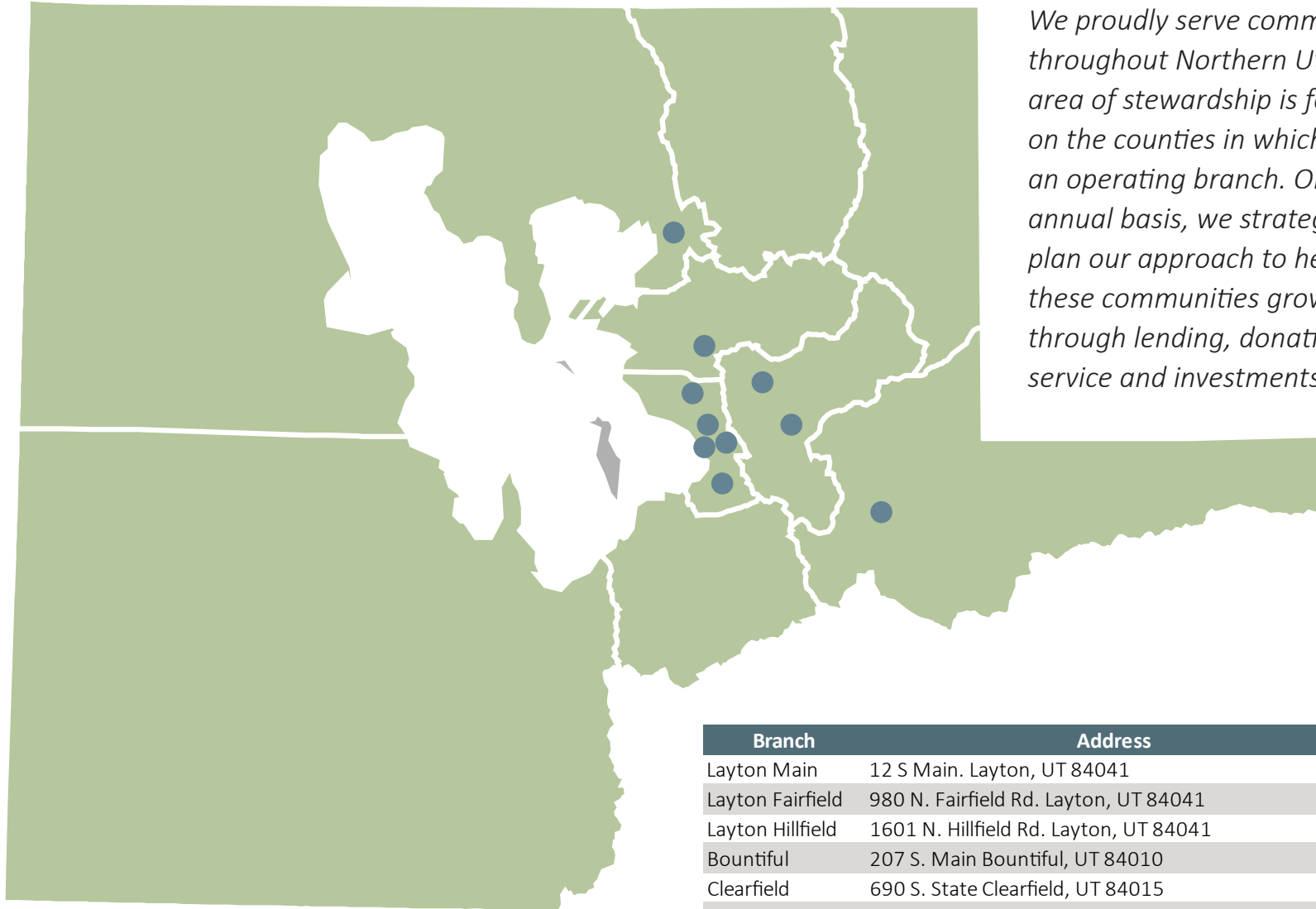
- I will build positive and lasting relationships
- I live my word
- I've got your back
- I am responsible for a healthy and respectful workplace
- I will seek for and provide solutions
- I will learn and grow
- I will advocate our culture
- I will do the right thing



**FUN FACT:** Every year, FCB sends out an annual culture survey, inviting all employees to grade our internal culture and offer suggestions for improvement!



# WHERE WE SERVE



*We proudly serve communities throughout Northern Utah. Our area of stewardship is focused on the counties in which we have an operating branch. On an annual basis, we strategically plan our approach to helping these communities grow through lending, donations, service and investments.*

| Branch           | Address  | County    |
|------------------|--|-----------|
| Layton Main      | 12 S Main. Layton, UT 84041                      | Davis     |
| Layton Fairfield | 980 N. Fairfield Rd. Layton, UT 84041            | Davis     |
| Layton Hillfield | 1601 N. Hillfield Rd. Layton, UT 84041           | Davis     |
| Bountiful        | 207 S. Main Bountiful, UT 84010                  | Davis     |
| Clearfield       | 690 S. State Clearfield, UT 84015                | Davis     |
| Brigham City     | 110 S. Main Brigham City, UT 84302               | Box Elder |
| Park City        | 1776 Park Ave. Suite 101 Park City, UT 84060     | Summit    |
| Morgan           | 120 N. State St. Morgan, UT 84060                | Morgan    |
| Mountain Green   | 5015 W. Old Highway Rd. Mountain Green, UT 84060 | Morgan    |
| South Ogden      | 1840 E. Skyline Dr. Ogden, UT 84403              | Weber     |



**FUN FACT:** First Community Bank joined the Glacier Family of Banks in 2019. As a division of Glacier Bank, our customers have access to over 232 locations throughout the western United States in which they can conduct their business.

To the following employees for helping with our lending efforts:

- Alina Allen
- Ben Hunsaker
- Brayan Lopez-Mendez
- Brayden Bouwmeester
- Breann Garfield
- Bryan Jack
- Cam Payne
- Cathy Jensen
- Cindy Beecher
- Connie Barber
- Daniel Jenkins
- Danielle Poulson
- Dawn Brandvold
- Dustin Hoopes
- Elizabeth Lang
- Emily Schuck
- Gabrielle Jones
- Jacob Terry
- Jaden Long
- Jason Robinson
- Jeff Cummings
- Jessica Wright
- John Balmforth
- Katelyn Aspittle
- Kathy Graham
- Kent Vance
- Kevin Johnson
- Kim Reeder
- Kristi Lenares
- Kristie Barney
- Lindsay Stratton
- Lisa A. Anderson
- Lisa M. Anderson
- Marianne Martin
- Matt Ford
- Melissa Johnson
- Micah Olson
- Miesha Vandertoole
- Nik Sprunt
- Patrice Pearmain
- Patrick Barlow
- Reagan Risbeck
- Ron Popiel
- Shelby Montgomery
- Shelly Holt
- Tyler Foncesbeck
- Vickie Simpson
- Wendellyn Stoufflet
- Wendy Tingey

# LENDING IMPACT

When businesses and individuals choose First Community Bank as their financial partner and depositor of choice, we are able to reinvest those funds directly back into the community. Unlike many other institutions whose investments may support regional or national projects, we focus on initiatives that drive local economic growth and success. Our team of dedicated lending professionals works closely with customers to offer fast, personalized solutions designed to help achieve their goals and bring their dreams to life.

**\$268,194,682.70**  
**318 Total New Loans in 2024**



**\$43,159,945** **CRA Eligible 2024**

CRA (Community Reinvestment Act) loans are those that go towards helping community revitalization, stabilization, affordable housing, and community service. These efforts include helping businesses retain jobs and economic development in under-served demographics.

| County     | Total Loans       |
|------------|-------------------|
| Box Elder  | \$ 2,819,200.39   |
| Davis      | \$ 132,681,516.16 |
| Duchesne   | \$ 265,000.00     |
| Garfield   | \$ 200,000.00     |
| Morgan     | \$ 17,025,139.63  |
| Salt Lake  | \$ 72,296,746.63  |
| Summit     | \$ 13,342,617.28  |
| Tooele     | \$ 418,125.00     |
| Utah       | \$ 100,000.00     |
| Washington | \$ 3,161,710.00   |
| Weber      | \$ 25,884,627.61  |



## The Impact of Local Leadership on Lending

At FCB, our customers benefit from local leadership that understands the local economy. Our lending team is able to provide quick, straightforward answers and approvals, without the need to navigate through a lengthy corporate hierarchy. This allows businesses to gain a competitive edge when closing deals and meeting important deadlines.



Photos of funded projects in 2024 including Springdale Hotel Partners in Zion, Utah and the Wallace Stegner Academy (Charter School) in Kearns, UT.



To the following employees for helping with our donation efforts:

- Angela Price
- Anna Batt
- Brady Stratton
- Braxton Hepworth
- Brayan Lopez-Mendez
- Brent Worthington
- Carter Lloyd
- Chelsea Blietschau
- Chelsey Smith
- Cori Ellis
- Jentrie Sargent
- Kennedy Keeton
- Madison Prince
- Paisley Wheelwright
- Rachel Thomas
- Robin Riches

## GIVING IMPACT

At First Community Bank, we approach giving with a clear focus on supporting those in greatest need. Through our Community Spotlight Program, we actively engage our customers in giving back. Each FCB branch selects 2-3 local non-profits to highlight throughout the year. When customers open a checking account, they receive a "free give"—a \$25 donation token that can be directed to one of these branch-sponsored charities. At the end of our Community Giving Month in August, we donate the collected funds to these valued community partners.

In 2024, we also introduced our *Employee Birthday Donation Program*. During an employee's birthday month, the bank makes a \$200 donation on their behalf to a cause they're passionate about.

# \$176,540

136 Total Donations in 2024

# \$115,240

CRA qualified donations to organizations serving low-to-moderate income demographics

| County    | Total Donations |
|-----------|-----------------|
| Box Elder | \$ 22,648.25    |
| Davis     | \$ 100,054.00   |
| Morgan    | \$ 17,153.00    |
| Summit    | \$ 12,278.00    |
| Weber     | \$ 22,006.75    |
| Salt Lake | \$ 2,400.00     |

We were honored to partner with the following non-profits in 2024, showcasing them as part of our *Community Spotlight Program*.



**FUN FACT:** Since the beginning of our Community Spotlight Program in 2020, we have donated **\$404,380** to essential, non-profit organizations in Northern Utah.

## DONATION RECIPIENTS

|                                      |                                  |                            |
|--------------------------------------|----------------------------------|----------------------------|
| 4 Dental                             | Mending Minds Village            | Town of Manuta             |
| A New Beginning Animal Rescue Inc.   | Mercy Housing-Francis Peaks      | Tri City Exchange          |
| Acts Six Soup Kitchen                | Morgan County Fair               | Turtle Shelter Project     |
| Autism Solutions Academy             | Morgan County Jr. Livestock      | USU Extension              |
| Best Friends                         | Morgan Education Foundation      | Utah Food Bank             |
| Beverly's Terrace Plaza Playhouse    | Morgan Food Pantry               | Utah Foster Care           |
| Big Brothers Big Sisters of Utah     | Morgan High School               | Utah Jump\$tart Coalition  |
| Bountiful City                       | Morgan MTB Race Team             | Utah State University      |
| Bountiful Davis Arts Center          | Morgan Rodeo Club                | Warrior Rizen Ranch        |
| Bountiful High School                | Morgan Warriors                  | Weber Human Services       |
| Bountiful Rotary Foundation          | Mountain Green Elementary        | Wilderness Circuit         |
| Box Elder Community Pantry           | Muscular Dystrophy Association   | YCC Family Crisis Center   |
| Box Elder School District Foundation | No One Fights Alone              | Young Caring for Our Young |
| Brigham City Fine Arts Council       | North Summit Unite               | Youth Impact Inc           |
| Brigham City Kiwanis                 | Northridge High School           |                            |
| Brigham City Rotary                  | Northridge High School Theater   |                            |
| Catholic Community Services of Utah  | Northridge Softball              |                            |
| Clearfield High PTSA                 | On Pitch Performing Arts         |                            |
| Corinne City                         | Open Doors                       |                            |
| Cuatro Por Venezuela Foundation      | Operation Conquer Hunger         |                            |
| Davis Arts Council                   | Park City Tots                   |                            |
| Davis County Farm Bureau             | Peace House                      |                            |
| Davis Education Foundation           | Phoenix Services                 |                            |
| Davis High School                    | Playing for Life Foundation      |                            |
| Eden Streets                         | Postpartum Support International |                            |
| Family Humanitarian Foundation       | Recovering Addict                |                            |
| Family Promise of Ogden              | Red Barn Academy                 |                            |
| Farmington High School               | Redwest LLC                      |                            |
| GOAL Foundation                      | Safe Harbor Crisis Center        |                            |
| Habitat for Humanity Northern Utah   | Second Chance for Homeless Pets  |                            |
| Henefer Rodeo Club Inc.              | Sun Hills Golf Course            |                            |
| Hope After Polygamy                  | Syracuse Arts Academy            |                            |
| Hopebox Theatre                      | Syracuse High School             |                            |
| Huntsman Cancer Foundation           | The Christmas Box International  |                            |
| Kelly Class Foundation               | The Heritage Theater             |                            |
| Lake View Elementary PTA             | The Joy Foundation               |                            |
| Layton High School                   | Tiburones Baseball               |                            |
| Make-A-Wish Utah                     | To Write Love On Her Arms        |                            |



# SERVICE IMPACT

At First Community Bank, we believe that giving back to our communities goes beyond just financial contributions. Every employee is encouraged to meet an annual service goal, with the support of our wonderful Service Coordinator, Chelsea Blietschau. Chelsea helps connect employees with meaningful volunteer opportunities, whether during work hours or after, allowing them to contribute their time and talents to causes that make a difference.

## 1,114.45 HOURS

Total documented service given in 2024

**41**  
Organizations Served

**92%**  
Employees Who Served

**282.15**  
CRA Qualified Hours

| County    | Total Service Hours |
|-----------|---------------------|
| Box Elder | 118.10              |
| Davis     | 797.65              |
| Morgan    | 44.00               |
| Summit    | 20.00               |
| Weber     | 40.70               |
| Salt Lake | 94.00               |

## SHOUT OUT

Thank you to the following employees who serve on various boards or committees in our communities.

- Brady Stratton | Hopebox Theatre, Treasurer
- Bryan Jack | Young Investor’s Society
- Cindy Beecher | Weber Human Services Foundation
- Dawn Brandvold | Davis Education Foundation, Layton City Ramp Commission
- Desmond Hoogs | Brigham City Kiwanis Club
- Kelly Carter | Morgan County Fair Board
- Kim Reeder | Box Elder Chamber of Commerce, Acts Six Soup Kitchen, Utah State Ambassadors, Brigham City Rotary
- Maria Odle | Heritage Museum of Layton, Layton City RAMP, UBA Women in Banking
- Meisha Vandertoolen | Bountiful Rotary
- Robin Riches | Henefer Town Council, North Summit Unite, Henefer Rodeo Club
- Selena Line | Northern Utah Human Resources Association
- Shelly Holt | Utah Bankers Association
- Toker Burningham | Heritage Community Theater



In July, First Community Bank partnered with Youth Impact in Ogden for an employee donation drive, adding a fun twist by calling it a “Celebration of Harry Potter’s Birthday.” Throughout the month, employees generously contributed non-perishable food items and other essentials to support the cause. Our President/CEO, along with a special guest—Dumbledore—dropped off the collected items at Youth Impact. Thanks to the efforts of our amazing team, we were able to donate 2,086 items to help benefit the children served by Youth Impact!

*In October, First Community Bank held a Day of Service, where all employees took part in community service projects in their local areas. Together, we contributed over 200 hours of service to several wonderful organizations, including Young Caring For Our Young, Safe Harbor Crisis Center, Youth Impact, Bountiful Food Pantry, and Warrior Rizen Ranch. It was a rewarding day of giving back and making a positive impact in our communities!*



# FINANCIAL LITERACY IMPACT

Utah is proud to be the only state in the nation with an A+ rating for financial and economic literacy education.<sup>1</sup> To maintain this distinction, businesses, non-profits, and schools must be intentional in how they utilize available resources to educate the next generation. At First Community Bank, we are committed to promoting financial literacy through a variety of channels. We believe that education is key to empowering individuals and businesses to achieve success in financial management.

<sup>1</sup>Utah leaders evaluate ten-year financial literacy effort; treasurer.utah.gov

**22,343**  
Total individuals taught

**2,388**  
Total learning hours

FINANCIAL FOUNDATIONS (EVERFI)

**718**

Students Enrolled

**2,310**

Learning Hours

JUNIOR ACHIEVEMENT

**195**

Students Taught

**78.30**

Learning Hours

SOCIAL MEDIA CAMPAIGNS

**21,430**

Individuals Reached Through Financial Literacy Content



In 2024, we proudly expanded our financial literacy efforts with the launch of our Good Grades Pay program. Through this initiative, students are encouraged to open a checking account at FCB and earn \$3 for every A they receive on their report card. As they continue in the program, students gain valuable experience with essential financial management skills such as budgeting, debit card use, mobile banking, and more.

Additionally, we had the pleasure of partnering with the Davis Catalyst Center, a division of the Davis County School District. This unique campus connects student groups with local business partners, providing hands-on job experience through semester-long projects. Our collaboration allowed students to gain insight into financial marketing and banking regulations, and they did an outstanding job representing both their schools and our bank!

# CUSTOMER IMPACT

At First Community Bank, our vision is simple: to welcome everyone as a customer and see them leave as a friend. We achieve this by consistently applying our customer service standards across all branches and staying true to our core value, "I will do the right thing." While we pride ourselves on offering exceptional service, don't just take our word for it—hear what the community has to say.



**Overall rating of the FCB Branches taken from Google Reviews in 2024.**

*Love the service we receive from First Community Bank. Before finding First Community, we had canceled our accounts with the bank we had been with since 1979 and invested in a Credit Union that I have been a member of since 1973. Now starting to deposit into First Community Bank because of your fantastic employees. Appreciate all the happy and positive people that work there.*

*-William*

*"It's refreshing to work with a bank that actually puts people, community and business first. There is a different feeling you get when you work with them that is hard to find in other institutions- they actually care. We love FCB!"*

*-Hopebox Theatre*

We are proud to share that First Community Bank was honored with the 2024 Community Impact Award on September 19 at the Davis Chamber of Commerce Awards Banquet. This prestigious award recognizes businesses that make a meaningful impact on their communities through investment and service. We are truly grateful to have been selected as a recipient and are excited to continue serving and supporting our community!



# EMPLOYEE IMPACT

Our employees are our most valuable asset, and over the past few years, we've made a deliberate effort to create opportunities for them to learn, grow, and advance in their banking careers. We encourage each employee to take the initiative in their development, providing them with the tools and support they need to succeed. The following employees participated in educational opportunities sponsored by the bank in 2024. They represent not only the future leaders of our organization but also the individuals who will continue to strengthen and build our communities for years to come.

## PACIFIC COAST BANKING SCHOOL

Jaden Long (2nd Year)

## UTAH BANKERS ASSOCIATION EXECUTIVE DEVELOPMENT PROGRAM

Angela Price  
Emily Schuck  
Kevin Johnson  
Maria Odle  
Matthew Brenchley  
Shelby Montgomery

## FCB LEADERSHIP ACADEMY

Breann Garfield  
Chelsea Blietschau  
Dustin Hoopes  
Elizabeth Barton  
Jessica Wright  
Matt Ford  
Meisha Vandertooleen  
Rachael Stephenson  
Robin Riches

## FCB MENTORING PROGRAM

Aleaya Vargas  
Andy Crow  
Brandy Wheelwright  
Charlotte Thompson  
Desmond Hoogs  
Elizabeth Lang  
Jeremy Roth  
Lisa L. Anderson  
Misty Hardy  
Vickie Simpson

## SUCCESSFUL SUPERVISOR COURSE

Bryan Jack  
Cindy Beecher  
Charlotte Thompson  
Dawn Brandvold  
Destinee Anderson  
Lisa L. Anderson  
Matthew Brenchley  
Meisha Vandertooleen  
Melissa Johnson  
Mike Padovich  
Selena Line  
Sophia Muirhead  
Toker Burningham  
Zack Brown

## DAVIS COUNTY CHAMBER LEADERSHIP INSTITUTE

Brady Stratton  
Brent Worthington



**FUN FACT:** FCB employees earn Journey coins to commemorate their career milestones at the bank. This fun program was implemented in 2024.

## Employee Anniversaries

### 5 Years

Breann Garfield  
Brent Worthington  
Lisa M. Anderson  
Tyler Fannesbeck

### 10 Years

Larie Crocker  
Toker Burningham  
Tracy Mitchell

### 15 Years

Matt Ford

### 20 Years

Kim Reeder  
Shelly Holt



Left to Right: Graduates from the Utah Banker's Association Executive Development Course and Graduates from the First Community Bank Leadership Academy.



WANT TO LEARN MORE?



WWW.FCBUTAH.COM  
801-813-1600

Our impact extends far beyond our work in the community. We offer a wide range of financial solutions tailored to both individuals and businesses. We invite you to explore our offerings by scanning the code above. We'd be honored to help you achieve your financial goals!

**“If you’re going to live, leave behind a legacy.  
Make an impact on the world that can never  
be erased”  
-Maya Angelou**

BUILDING OUR COMMUNITIES

# FIRST COMMUNITY BANK

Division of Glacier Bank

ONE DREAM AT A TIME

